

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re:	Conald Whitaker, Jr.)	
	Pamela Whitaker)	Case No. 13-32537-KLP
	Debtors.)	Chapter 13
)	
Address	313 Wilmer Ave)	
	Richmond, VA 23227)	
)	
Last four digits of SSN:	xxx-xx-3815)	
	xxx-xx-5731)	

ORDER AUTHORIZING LOAN MODIFICATION

THIS MATTER came to be heard on the Motion and Notice filed by the Debtors to Approve a Loan Modification; and

IT APPEARS TO THE COURT that on or about March 20, 2014 the Debtors filed a Motion requesting the Court to authorize the mortgage modification of their real estate located at 313 Wilmer Ave., Richmond, VA 23227, more specifically described as 105 B2 6BLC, Huntington Place, LT 16 and PT VAC St.

IT FURTHER APPEARS that the Debtors have been approved for a loan modification on their mortgage from EverBank, which holds the mortgage in the approximate amount of Two Hundred Sixty-Five Thousand Two Hundred Fifty-Eight Dollars and 29 Cents (\$265,258.29), on the Debtors' real property. The old mortgage payment was \$1639.40 per month. The old interest rate was 5.75%. The old maturity date was April 1, 2038.

The new principal amount financed is Two Hundred Sixty-Four Thousand, Eight Hundred Fifteen Dollars and 39 Cents (\$264,815.39). The new interest rate will be of 4.625% upon modification and the first new monthly payment of One Thousand Six

Rudolph C. McCollum, Jr., Esquire
VSB# 32825
Elizabeth Egan
VSB#44849
P.O. Box 4595
Richmond, Virginia 23220
(804) 523-3900 Phone
(804) 523-3901 Fax

Hundred Ten Dollars and 36 cents (\$1610.36) will be due January 1, 2014 and continuing on the same day of each succeeding month until all amounts owed under the Note and Modification are paid in full. The new maturity date will be January 1, 2054.

Since filing this Chapter 13 case, the Debtors have experienced an increase in their living expenses. Therefore, there will be no increase in their Chapter 13 plan payments. The expecting Closing Date will be immediately upon Court approval.

IT FURTHER APPEARS that no responses or objections have been filed to said Motion and Notice; and it,

IT FURTHER APPEARS that a copy of the loan modification agreement signed by both the Debtors and the Lender has been filed with the Court; and it,

IT FURTHER APPEARS that Debtors do not believe that this new loan obligation would compromise their Chapter 13 plan or prejudice any of their creditors.

Wherefore, it is hereby ORDERED that the loan modification of the mortgage on the real estate located at 313 Wilmer Ave., Richmond, VA 23227 is authorized and,

IT IS FURTHER ORDERED that the Trustee is hereby relieved of any obligation to pay the arrears claim of EverBank.

The Clerk shall mail or electronically transmit a copy of this Order to the Debtors, Debtors' counsel and to the Chapter 13 Trustee.

Jun 17 2014

ENTERED this _____ of _____, 2014.

/s/ Keith L. Phillips

JUDGE

Rudolph C. McCollum, Jr., Esquire
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Entered on Docket: Jun 19 2014

I ask for this:

/s/Rudolph C. McCollum, Jr.
Rudolph C. McCollum, Jr., Esquire
Counsel for the Debtor
VSB# 32825
P.O. Box 4595
Richmond, Virginia 23220

SEEN AND AGREED:

/s/ Conald Whitaker, Jr.
Conald Whitaker, Jr.
313 Wilmer Ave.
Richmond, VA 23227
Debtor

/s/Pamela Whitaker
Pamela Whitaker
313 Wilmer Ave.
Richmond, VA 23227
Debtor

/s/Robert E. Hyman
Robert E. Hyman
Chapter 13 Trustee
P.O. Box 1780
Richmond, VA 23218

CERTIFICATE OF ENDORSEMENT

I hereby certify that the foregoing Consent Order has been endorsed by all necessary parties in interest.

/s/Rudolph C. McCollum, Jr.
Rudolph C. McCollum, Jr.

CERTIFICATE OF SERVICE

I hereby certify that I caused to be served by electronic means or mailed, by first class mail, a true and accurate copy of the foregoing Order Authorizing the Loan Modification was sent to the U.S. Trustee, the Chapter 13 Trustee appointed to this case and all creditors and on this 12th day of

May 2014.

/s/Rudolph C. McCollum, Jr.
Rudolph C. McCollum, Jr.

Creditors

Acs/wells
Acs Education Serv
Utica, NY 13501

American Express
c/o Becket and Lee
Po Box 3001
Malvern, PA 19355

Arrow Financial Services
5996 W Touhy Ave
Niles, IL 60714

Bank Of America
Attn: Bankruptcy NC4-105-02-77
Po Box 26012
Greensboro, NC 27410

Bank of America Mtge
PO Box 35140
Louisville, KY 40232

Barclays/AIRTRAN
Po Box 8833
Wilmington, DE 19899

Bass & Assoc
3936 E Fort Lowell Rd
Tucson, AZ 85712

BCC Financial Management
Svc
P.O. Box 590097
Fort Lauderdale, FL 33359-0097

Beta Finance
PO 660232
Crown Point, IN 46308

Beta Finance
8450 S Broadway
Merrillville, IN 46410

Bon Secours Richmond Health
P.O. Box 28538
Richmond, VA 23228

Capital 1 Bank
Attn: Bankruptcy Dept.
Po Box 30285
Salt Lake City, UT 84130

Capital One
PO Box 22876
Rochester, NY 14692

Capital One Auto Finance
3901 N. Dallas Parkway
P.O. Box 260848
Plano, TX 75093

Capital One Auto Finance
3905 N Dallas Pkwy
Plano, TX 75093

Cavalier Telephone
PO Box 11146
Richmond, VA 23230

Charlot Bur
Pob 6220
Charlottesville, VA 22911

City of Richmond
Dept of Public Utilities
730 E. Broad St, 5th Flr.
Richmond, VA 23219

City of Richmond
Department of Finance
P.O. Box 26505
Richmond, VA 23261-6505

Commonwealth of VA
P.O. Box 2369
Richmond, VA 23218-2369

County of Henrico
PO 90775
Richmond, VA 23273

Credit One Bank
Po Box 98873
Las Vegas, NV 89193

Fast Auto Loans
1206 Azalea Ave
Richmond, VA 23227

Fidelity Info Corp
Po Box 100
Pacific Palisades, CA 90272

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57104

GECRB/JC Penny
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076

GEMB/ PayPal Buyer credit
Gemb/Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076

Gemb/jcp
Attention: Bankruptcy
Po Box 103106
Roswell, GA 30076

Gembppbycr
Attention: Bankruptcy
Po Box 103106
Roswell, GA 30076

Heilig Meyers
3807 Mechanicsville Pike
Richmond, VA 23223

Horizon Financial
8585 S Broadway, #880
Merrillville, IN 46410

Hsbc Nv
Pob 19360
Portland, OR 97280

Hsbc/UNION PLUS
Attn: Bankruptcy
Po Box 5253
Carol Stream, IL 60197

IRS
PO 21126
Philadelphia, PA 19114-0326

Jolas & Assoc
PO Box 4000
Mason City, IA 50401

Kay Jewelers
Va. Ctr. Commons Space #752
10101 Brook Road
Glen Allen, VA 23060

Kay Jewelers
P.O. Box 1799
Akron, OH 44309

Macys/fdsb
Macy's Bankruptcy
Po Box 8053
Mason, OH 45040

Memorial Rich Medical
PO Box 409438
Atlanta, GA 30384

MiraMed Revenue Group, LLC
P.O. Box 536
Linden, MI 48451

NCO - Medclr
507 Prudential Rd
Horsham, PA 19044

Palisades Collection
210 Sylvan Ave.
Englewood Cliffs, NJ 07632

Parham Surgery Ctr
7640 E. Parham Rd
Henrico, VA 23294

Pellettieri
991 Oak Creek Dr
Lombard, IL 60148

PMAB, LLC
P.O. Box 12150
Charlotte, NC 28220

Portfolio Recovery
120 Corporate Blvd, #100
Norfolk, VA 23502

Portfolio Recovery
Attn: Bankruptcy
Po Box 41067
Norfolk, VA 23541

Rec Mgm Sys
7206 Hull Street Rd Ste
Richmond, VA 23235

Richmond Fitness Inc
5750 Brook Road
Richmond, VA 23227

Richmond Nephrology Assoc
671 Hioaks Rd Ste B
Richmond, VA 23225

Sentara Health Care
PO 1875
Norfolk, VA 23501

South Central Bank & T
525 W Roosevelt Rd
Chicago, IL 60607

Spinella, Owings & Shaia
8550 Mayland Dr
Richmond, VA 23294

Springleaf
formerly American General
601 NW 2nd St
Evansville, IN 47708

Springleaf Financial
P.O. 3251
Evansville, IN 47731

Surgical Specialists
8262 Atlee Rd., #205
Mechanicsville, VA 23116

Target
Po Box 9475
Minneapolis, MN 55440

Transworld Systems
507 Prudential Rd
Horsham, PA 19044

Tuckahoe Anesthesia Assoc
P.O. Box 12846
Wilmington, DE 19850

United Consumers
P.O. Box 4466
Woodbridge, VA 22194-4466

Vacap Federal Cu
1700 Robin Hood Road
Richmond, VA 23220

Virginia Cu
Po Box 90010
Richmond, VA 23225

Wach Bk
Acs Education Serv
Utica, NY 13501

Weisfield Jewelers/Sterling Jewelers
Inc
Attn: Bankruptcy
Po Box 3680
Akron, OH 44309 23218

Robert E. Hyman
Chapter 13 Trustee
P.O. Box 1780
Richmond, VA 23218

Office of the U S Trustee
701 E. Broad St., Suite 4304
Richmond, VA 23219